



Chambers of Commerce Insurance
Corporation of Canada

2024/2025 Annual Report to Policyholders



Message from the Board

In an economy that is still grappling with inflationary pressures and recent market instability, Chambers Plan maintains steady growth through thoughtful, intentional management. Our message of stability has resulted in strong client retention, and as President, I am pleased to present this 2024-2025 Annual Report.

Johnston Group is the Board-appointed Chambers Plan administrator, managing the Plan's day-to-day activities, from billings to claims processing, and providing the highest quality support. Johnston Group has been recognized as a Platinum Club member of Canada's Best Managed Companies every year since 2001.

Having protected Canadian businesses through very low renewals in 2021, 2022 and 2023, our goal since has been to gradually realign health and dental rates to keep pace with increased claims and the substantial inflationary conditions of the previous years. We're very pleased to see this approach delivering the desired results. Chambers Plan managed to put through a lower average renewal rate of 7.2%, maintaining an average annual renewal rate of under 5% over the past decade.

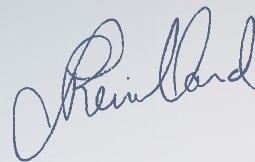
This year, we enhanced the plan's Critical Illness insurance to remove the 30-day survival requirement, to add a hospital cash benefit, and to increase coverage for dependent children from \$5,000 to \$7,500. In addition, our partner, Teladoc, added a new Menopause Care Program to the Teladoc Medical Experts package.

In October of 2024, our partner in providing Employee Assistance Programs changed their name from Arete to Arcora. They also revised their Business Assistance Services offering to better align with client demand; most notably, they transitioned away from an underutilized employee referral program to now offer three hours of one-to-one coaching to business owners. This new program provides personalized professional development guidance to help strengthen decision-making, enhance resilience and build or expand upon a thriving business.

We also took another step toward our environmental goals by switching clients to online billing statements, significantly decreasing our paper usage.

Thank you for choosing to be a member of your local Chamber of Commerce or Board of Trade, and for choosing Chambers of Commerce Group Insurance Plan®.

Loren Remillard | President



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Regional In Force Premium (as of April 1, 2025)

		Firms	Employees
Atlantic Provinces	\$74,801,885	3,964	23,866
Alberta	\$87,000,987	4,499	24,131
B.C.	\$141,481,441	9,228	45,926
Manitoba	\$29,479,004	1,793	9,570
Ontario	\$156,522,191	9,134	50,188
Quebec	\$80,998,868	1,998	21,858
Saskatchewan	\$48,647,891	2,921	16,184
	\$618,932,267	33,537	191,723

Claims Paid

Life/Dependent Life	459
Short and Long Term Disability	1,217
Extended Health	3,179,382
Dental	265,018

Chambers of Commerce Insurance Corporation of Canada Directors

Alberta

Shauna Feth, Edmonton
Bruce Galts, Lethbridge

Atlantic

Rhonda Tulk-Lane, Windsor, NS
David Hooley, Charlottetown, PE

British Columbia

Leanna Kemp, Chilliwack
Deb McClelland, Kamloops

Manitoba

Chuck Davidson, Winnipeg
Paul Holden, Winnipeg

Ontario

Keitha Robson, Timmins
Bob Armstrong, Lindsay

Quebec

Jean-Guy Delorme, Montreal
Pierjean Savard, Vaudreuil-Dorion

Saskatchewan

Prabha Ramaswamy, Regina
Valerie Sluth, Regina

Winnipeg

Loren Remillard, Winnipeg (President)
Shelley Morris, Winnipeg (Secretary-Treasurer)

